

Information to identify the case:

Debtor 1

Rodney Fabor

Social Security number or ITIN xxx-xx-5607

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Southern District of New York

Case number: 18-12080-scc

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 7/9/18; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Deborah J. Piazza is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

2/22/19

By the court: Shelley C. Chapman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 3
 United States Bankruptcy Court
 Southern District of New York

In re:
 Rodney Fabor
 Debtor

Case No. 18-12080-scc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User:
 Form ID: 155new

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db	+Rodney Fabor, 406 West 145th Street, New York, NY 10031-5202
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	New York City Dept. Of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg	+United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
cr	+BANK OF AMERICA, N.A., c/o Frenkel Lambert et al., 53 Gibson Street, BAY SHORE, NY 11706-8369
7473950	+Frenkel Lambert Weiss Wesiman & Gordon, LLP, Attorneys for Bank of America, N.A., 53 Gibson Street, Bay Shore, NY 11706-8369
7394315	+NEW YORK CITY DEPT. OF FINANCE, OFFICE OF LEGAL AFFAIRS-COLLECTION UNIT, 345 ADAMS ST. 3RD FLOOR, BROOKLYN NY 11201-3719

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 22 2019 19:43:37 New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
7367608	+EDI: BANKAMER2.COM Feb 23 2019 00:43:00 BANK OF AMERICA, 100 NORTH TRYON STREET, CHARLOTTE, NC 28255-0001
7432173	+EDI: NAVIENTFKASMSERV.COM Feb 23 2019 00:43:00 Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Deborah J. Piazza dpiazza@tarterkrinsky.com, sdineen@tarterkrinsky.com;N256@ecfcbis.com
 Elizabeth L Doyaga on behalf of Creditor BANK OF AMERICA, N.A. edoyaga@flwlaw.com,
 jspiegelman@flwlaw.com
 United States Trustee USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3